

WHAT IS CLAIMED IS:

- 1 1. An interface for inputting closing conditions, comprising:
2 a closing server in communications with a browser client and a database;
3 a browser-presented list of selectable standard closing conditions for a real estate
4 transaction; and
5 a browser-presented template of components to create one or more custom closing
6 conditions;
7 wherein the closing server includes resources and logic to map the standard and
8 custom closing conditions to corresponding fields in the database.
- 1 2. The interface of claim 1, wherein said components to create custom closing
2 conditions include a condition, the identity of a party authorized to clear the condition, and a
3 deadline for clearing the condition.
- 1 3. The interface of claim 1, wherein the closing server further includes logic and
2 resources to verify the identity of parties to the real estate transaction and document their
3 consent to the real estate transaction.
- 1 4. The interface of claim 1, wherein said components to create custom closing
2 conditions further include classification of each condition as either active or passive, wherein
3 a passive condition is satisfied by the passage of time unless approved and an active
4 condition is satisfied only by approval before its deadline.
- 1 5. The interface of claim 1, wherein the communications between the closing server
2 and the browser client is through the Internet.
- 1 6. The interface of claim 1, wherein the list of selectable standard conditions includes
2 logic to ask follow-up questions indicated by selection of particular standard closing
3 conditions.
- 1 7. The interface of claim 1, further including a browser-presented list of geographic
2 property locations and property types mapped to appropriate standard conditions.

1 8. The interface of claim 1, wherein:
2 the database contains names of one or more title insurance companies and
3 names and terms of one or more types of title insurance policies issued by said title insurance
4 companies; and
5 the closing server includes logic to select one of the one or more title
6 insurance companies and one of the one or more types of title insurance policies.

1 9. The interface of claim 1, wherein:
2 the database contains names of one or more lenders and contact information
3 for said lenders; and
4 the closing server contains logic to select one of the one or more lenders.

1 10. An interface for clearing closing conditions, including:
2 a closing server in communications with a browser client;
3 a browser-presented list of applicable closing conditions for a real estate transaction;
4 and
5 a browser-presented template linked to an applicable closing condition including
6 selectable options for a user to approve or disapprove said applicable closing condition;
7 wherein the closing server includes resources and logic to authenticate the user and to
8 respond to the browser-presented selection to approve or disapprove of said applicable
9 closing condition.

1 11. The interface of claim 10, wherein the browser-presented template displays
2 legally binding textual descriptions with the options to approve or disapprove.

1 12. The interface of claim 10, wherein the browser-presented list of applicable
2 closing conditions displays only applicable closing conditions which the user is responsible
3 to approve or disapprove.

1 13. The interface of claim 10, wherein the closing server and browser client use
2 public key cryptography to authenticate the user.

1 14. The interface of claim 10, further including a list of deadlines for disapproval of
2 the applicable closing conditions, wherein the closing server further includes resources and

3 logic to check a date and time of selection of an option to disapprove against the list of
4 deadlines.

1 15. An interface for amending closing conditions, including:
2 a closing server in communication with a browser client and a database;
3 a browser-presented list of one or more closing conditions for a real estate transaction;
4 a browser-presented template of components for a first user to propose an amendment
5 to the closing conditions, linked to the closing conditions;
6 a browser-presented template including selectable options for a second user to
7 approve or disapprove said proposed amendment to the applicable closing condition; and
8 wherein the closing server includes resources and logic to authenticate the first and
9 second users, to post the first user's proposed amendment to the closing conditions, to process
10 the second user's selection of an option to approve said proposed amendment to the closing
11 conditions, and to modify fields in the database, said fields corresponding to the approved
12 proposed amendment to the closing conditions.

1 16. The interface of claim 15, wherein the closing server and browser client use
2 public key cryptography to authenticate the first and second users.